

State of Washington  
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$16,186	25.96%	\$12,389	\$11,764	94.95%
2	Firemens Ins Co Of Newark NJ	20850	NJ	\$6,456	10.35%	\$4,638	\$4,948	106.69%
3	Universal Underwriters Ins Co	41181	KS	\$6,321	10.14%	\$4,637	\$4,123	88.91%
4	Greenwich Ins Co	22322	DE	\$4,206	6.75%	(\$169)	\$1,299	(767.15)%
5	Araq Ins Co	34738	IA	\$3,445	5.53%	\$3,445	\$1,896	55.02%
6	Central States Ind Co Of Omaha	34274	NE	\$2,927	4.69%	\$2,927	\$314	10.74%
7	FFG Ins Co	43460	TX	\$2,793	4.48%	\$833	\$710	85.28%
8	Midwest Employers Cas Co	23612	DE	\$2,791	4.48%	\$2,541	\$429	16.90%
9	Westchester Fire Ins Co	21121	NY	\$2,056	3.30%	\$2,056	\$1,889	91.89%
10	Great American Ins Co	16691	OH	\$2,045	3.28%	\$2,044	\$234	11.44%
11	National Cas Co	11991	WI	\$1,958	3.14%	\$737	\$576	78.19%
12	Western Professional Ins Co	10942	WA	\$1,689	2.71%	\$1,599	\$1,768	110.57%
13	Employers Reins Corp	39845	MO	\$1,599	2.56%	\$1,596	\$277	17.34%
14	Sutter Ins Co	32107	CA	\$1,547	2.48%	\$1,435	\$1,044	72.74%
15	Virginia Surety Co Inc	40827	IL	\$1,476	2.37%	\$1,357	\$3,445	253.84%
16	American Road Ins Co	19631	MI	\$1,393	2.23%	\$1,547	\$629	40.64%
17	Heritage Ind Co	39527	CA	\$931	1.49%	\$682	\$411	60.29%
18	Firemans Fund Ins Co	21873	CA	\$729	1.17%	\$806	\$708	87.90%
19	American Mercury Ins Co	16810	OK	\$549	0.88%	\$356	\$240	67.44%
20	Stonebridge Casualty Ins Co	10952	OH	\$536	0.86%	\$536	\$145	26.99%
21	Lyndon Property Ins Co	35769	MO	\$406	0.65%	\$225	\$235	104.25%
22	Balboa Ins Co	24813	CA	\$395	0.63%	\$560	\$67	11.91%
23	International Fidelity Ins Co	11592	NJ	\$331	0.53%	\$337	\$1	0.15%
24	Great American Assur Co	26344	OH	\$241	0.39%	\$96	\$76	78.50%
25	Excess Share Ins Corp	10003	OH	\$168	0.27%	\$168	\$0	0.00%
26	United Fncl Cas Co	11770	OH	\$139	0.22%	\$90	\$73	81.73%
27	MIC Prop & Cas Ins Corp	38601	MI	\$70	0.11%	\$69	\$6	9.32%
28	Insurance Corp Of Hannover	37257	IL	\$36	0.06%	\$205	\$173	84.18%
29	American General Ind Co	24376	IL	\$29	0.05%	\$4	\$20	503.01%
30	CIM Ins Corp	22004	MI	\$29	0.05%	\$27	\$11	41.04%
31	Allstate Ins Co	19232	IL	\$20	0.03%	\$126	\$63	49.77%
32	Bancinsure Inc	18538	OK	\$15	0.02%	\$14	\$0	0.00%
33	GE Casualty Ins Co	20796	PA	\$7	0.01%	\$7	\$0	0.00%
34	Triton Ins Co	41211	MO	\$5	0.01%	\$1,344	\$554	41.22%
35	General Rein Corp	22039	DE	\$5	0.01%	\$5	\$889	17686.75%
36	Gray Ins Co	36307	LA	\$5	0.01%	\$5	\$0	0.00%
37	American Natl Prop & Cas Co	28401	MO	\$1	0.00%	\$78	\$0	0.00%
38	American Reliable Ins Co	19615	AZ	\$0	0.00%	\$0	\$0	(0.97)%
39	Farmers Ins Exch	21652	CA	\$0	0.00%	\$61	\$20	31.82%
40	Farmers Ins Co Of WA	21644	WA	\$0	0.00%	\$28	\$0	0.00%
41	Western Diversified Cas Ins Co	30830	WI	\$0	0.00%	\$1	\$0	0.00%
All 16 Other Companies				(\$1,181)	(1.89)%	(\$843)	(\$742)	88.02%
Totals (Loss Ratio is average)				\$62,355	100.00%	\$48,598	\$38,294	78.80%

(1)Excluding all Loss Adjustment Expenses (LAE)